

That which is claimed:

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1. A method for purchasing prepaid communications credit, comprising:
 - receiving an origination number;
 - receiving a code, wherein the code corresponds to a predefined payment amount for prepaid credit; and
 - crediting an account associated with the origination number with the predefined payment amount for prepaid credit.
2. The method of claim 1, wherein the origination number comprises a phone number.
3. The method of claim 1, wherein the origination number comprises MAC address.
4. The method of claim 1, further comprising deducting the cost of a communications connection from the payment amount for prepaid credit in the account.
5. The method of claim 4, wherein the communications connection comprises a phone call.
6. The method of claim 4, wherein the communications connection comprises a computer network connection.
- 20 7. The method of claim 1, further comprising: if a predefined condition is detected, deducting the cost of a communications connection from the payment amount for prepaid credit in the account.
8. The method of claim 7, wherein the predefined condition comprises that the communications connection originates from the received origination number.
- 25 9. The method of claim 7, wherein the predefined condition comprises that the communications connection originates from the received origination number and the communications connection requires payment.

10. The method of claim 7, wherein the predefined condition comprises detecting a predefined destination number.

11. The method of claim 10, wherein the destination number comprises a phone number.

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12. The method of claim 1, further comprising if a communications connection originates from the received origination number and the received origination number comprises a toll blocked phone number, discontinuing the communications connection if the cost of the communications connection is greater than the payment amount for prepaid credit in the account

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13. The method of claim 1, further comprising charging the cost of the communications connection that exceeds the payment amount for prepaid credit in the account to the owner of the origination number.

14. The method of claim 1, further comprising if a communications connection originates from the received origination number and the received origination number is not a toll blocked phone number, charging the cost of the communications connection that exceeds the payment amount for prepaid credit in the account to the owner of the origination number.

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15. The method of claim 1, further comprising receiving the code from a retail establishment.

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16. The method of claim 1, further comprising receiving the code from a magnetic strip on a card.

17. The method of claim 1, further comprising receiving the code through a voice mail system.

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18. The method of claim 1, further comprising receiving the code through a computer network.

19. The method of claim 1, further comprising:

receiving a plurality of phone numbers; and
if a phone call originates from any of the received plurality of phone numbers, deducting the cost of the phone call from the payment amount for prepaid credit in the account.

5 20. A system for prepaid communications, comprising:
a computer readable medium comprising:
a first set of instructions for receiving an origination number;
a second set of instructions for receiving a code, wherein the code corresponds to a predefined payment amount for prepaid credit; and
10 a third set of instructions for crediting an account associated with the origination number with the predefined payment amount for prepaid credit.

21. The system of claim 20, wherein the origination number comprises a phone number.

15 22. The system of claim 20, wherein the origination number is comprises MAC address.

23. The system of claim 20, further comprising a fourth set of instructions for deducting the cost of a communications connection from the payment amount for prepaid credit in the account if a predefined condition is detected.

20 24. The system of claim 23, wherein the communications connection comprises a phone call.

25. The system of claim 23, wherein the communications connection comprises a computer network connection.

26. The system of claim 23, wherein the predefined condition comprises that
25 the communications connection originates from the received origination number.

27. The system of claim 23, wherein the predefined condition comprises that the communications connection originates from the received origination number and the communications connection requires payment.

28. The system of claim 23, wherein the predefined condition comprises detecting a predefined destination number.

29. The system of claim 28, wherein the destination number comprises a phone number.

30. The system of claim 20, further comprising a fifth set of instructions for discontinuing the communications connection if the cost of the communications connection is greater than the payment amount for prepaid credit in the account if a communications connection originates from the received origination number and the received origination number comprises a toll blocked phone number.

31. The system of claim 20, further comprising a sixth set of instructions for charging the cost of the communications connection that exceeds the payment amount for prepaid credit in the account to the owner of the origination number.

32. The system of claim 20, further comprising a seventh set of instructions for charging the cost of the communications connection that exceeds the payment amount for prepaid credit in the account to the owner of the origination number if a communications connection originates from the received origination number and the received origination number is not a toll blocked phone number.

33. The system of claim 20, further comprising an eighth set of instructions for receiving the code from a retail establishment.

34. The system of claim 20, further comprising a ninth set of instructions for receiving the code from a magnetic strip on a card.

35. The system of claim 20, further comprising a tenth set of instructions for receiving the code through a voice mail system.

36. The system of claim 20, further comprising an eleventh set of instructions for receiving the code through a computer network.

37. The system of claim 20, further comprising

a twelfth set of instructions for receiving a plurality of phone numbers; and
a thirteenth set of instructions for deducting the cost of the phone call from
the payment amount for prepaid credit in the account if a phone call originates
from any of the received plurality of phone numbers.

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